

1 3. The method as recited in claim 1, wherein the act of
2 displaying the deposit terms further comprises displaying the deposit terms in
3 a rate table.

1 4. The method as recited in claim 3, wherein one axis of the rate
2 table are currencies and the other axis are tenors, the rate table being populated
3 with the rates corresponding to the currencies and tenors.

1 5. The method as recited in claim 4, wherein the step of
2 allowing the customer to generate a deposit request further comprises allowing
3 the customer to select the specific rate from the rate table, wherein the specific
4 value date, the specific currency and the specific tenor are automatically
5 generated from the rate table in response to the specific rate selected by the
6 customer.

1 6. The method as recited in claim 3, further comprising allowing
2 the customer to create a customized rate table.

1 7. The method as recited in claim 6, wherein the step of
2 allowing the customer to create a customized rate table further comprises
3 allowing the customer to select one or more of a plurality of currencies for
4 display on the customized rate table.

1 8. The method as recited in claim 7, wherein the plurality of
2 currencies include major currencies and minor currencies.

1 9. The method as recited in claim 6, wherein the step of
2 allowing the customer to create a customized rate table further comprises
3 allowing the customer to select a customized value date for display on the
4 customized rate table, the customized value date being selected from a
5 plurality of value dates.

1 10. The method as recited in claim 9, wherein the plurality of
2 value dates include today, tomorrow and spot.

1 11. The method as recited in claim 6, wherein the step of
2 allowing the customer to create a customized rate table further comprises
3 allowing the customer to select one or more of a plurality of tenors for display
4 on the customized rate table.

1 12. The method as recited in claim 11, wherein the plurality of
2 tenors range from overnight one year.

1 13. The method as recited in claim 1, further comprising
2 displaying an archive of all executed deposit requests.

1 14. The method as recited in claim 1, wherein a session is the
2 time period starting when the customer logs onto the computer enabled
3 interface and ending when the customer logs off of the computer enabled
4 interface, the method further comprising displaying an archive of all deposit
5 requests executed by the customer during the session.

1 15. The method as recited in claim 1, further comprising
2 displaying the deposit request to the customer in the form of a deal ticket, the
3 deal ticket having fields containing data representing the specific value date,
4 specific currency, specific tenor and specific rate.

1 16. The method as recited in claim 15, further comprising
2 allowing the customer to modify the data in the fields of the deal ticket.

1 17. The method as recited in claim 15, wherein the deal ticket
2 further has fields containing data representing a principle amount of the
3 deposit.

1 18. The method as recited in claim 17, further comprising
2 requiring the customer to supply the data representing the principle amount of
3 the deposit.

1 19. The method as recited in claim 15, wherein the deal ticket
2 further has fields containing data representing at least one customer account
3 associated with the deposit.

1 20. The method as recited in claim 19, further comprising
2 requiring the customer to supply the data representing the at least one
3 customer account associated with the deposit.

1 21. The method as recited in claim 19, further comprising
2 allowing the customer to supply the data representing a plurality of customer
3 accounts associated with the deposit.

1 22. The method as recited in claim 1, further comprising
2 requiring the customer to acknowledge the modified deposit request.

1 23. The method as recited in claim 1, further comprising
2 allowing the customer to communicate with an employee of the bank through
3 the computer enabled interface.

1 24. A system for conducting banking deposit transactions
2 between a bank and its customers, the system comprising:
3 an interface to a public network to which the customers have
4 access;
5 a server coupled to the interface, the server configured so as to:
6 display deposit terms to the customers, the deposit terms
7 including the value dates, the currencies, the tenors and the rates
8 at which the bank will execute a deposit,
9 allow the customer to generate a deposit request, the
10 deposit request including a specific value date, specific currency,
11 specific tenor and specific rate,
12 receiving the deposit request,
13 display a modified deposit request to the customer, the
14 modified deposit request including a modified rate, the specific

15 value date, the specific currency and the specific tenor to the
16 customer if the specific rate is an indicative rate,
17 require the customer to accept the modified deposit
18 request in a predetermined period of time; and
19 a back office deposit processing system, the back office deposit
20 processing system configured so as to:
21 automatically execute the received deposit request if the
22 specific rate is a live rate, and
23 automatically execute the modified deposit request if the
24 customer accepts the modified deposit request in the
25 predetermined period of time.

1 25. The system as recited in claim 24, wherein the server
2 displays the deposit terms in a rate table.

1 26. The system as recited in claim 24, wherein one axis of the
2 rate table are currencies and the other axis are tenors, the rate table being
3 populated by the server with the rates corresponding to the currencies and
4 tenors.

1 27. The system as recited in claim 26, wherein the server allows
2 the customer to select the specific rate from the rate table, wherein server
3 automatically generates the specific value date, the specific currency and the
4 specific tenor from the rate table in response to the specific rate selected by the
5 customer.

1 28. The system as recited in claim 25, further comprising a
2 customization database coupled to the server, wherein the server allows the
3 customer to create a customized rate table. and wherein the customized rate
4 table is stored in the customization database.

1 29. The system as recited in claim 28, wherein the server further
2 allows the customer to select one or more of a plurality of currencies for
3 display on the customized rate table.

1 30. The system as recited in claim 29, wherein the plurality of
2 currencies include major currencies and minor currencies.

1 31. The system as recited in claim 28, wherein the server further
2 allows the customer to select a customized value date for display on the
3 customized rate table, the customized value date being selected from a
4 plurality of value dates.

1 32. The system as recited in claim 31, wherein the plurality of
2 value dates include today, tomorrow and spot.

1 33. The system as recited in claim 28, wherein the server further
2 allows the customer to select one or more of a plurality of tenors for display on
3 the customized rate table.

1 34. The system as recited in claim 33, wherein the plurality of
2 tenors range from overnight to one year or longer.

1 35. The system as recited in claim 24, wherein the server
2 displays the deposit request to the customer in the form of a deal ticket, the
3 deal ticket having fields containing data representing the specific value date,
4 specific currency, specific tenor and specific rate.

1 36. The system as recited in claim 35, wherein the server allows
2 the customer to modify the data in the fields of the deal ticket.

1 37. The system as recited in claim 35, wherein the deal ticket
2 further has fields containing data representing a principle amount of the
3 deposit.

1 38. The system as recited in claim 37, wherein the server
2 requires the customer to supply the data representing the principle amount of
3 the deposit.

1 39. The system as recited in claim 35, wherein the deal ticket
2 further has fields containing data representing at least one customer account
3 associated with the deposit.

1 40. The system as recited in claim 39, wherein the server
2 requires the customer to supply the data representing the at least one customer
3 account associated with the deposit.

1 41. The system as recited in claim 39, wherein the server allows
2 the customer to supply the data representing a plurality of customer accounts
3 associated with the deposit.

1 42. The system as recited in claim 24, wherein the server
2 requires the customer to acknowledge the modified deposit request.

1 43. The system as recited in claim 24, wherein the server allows
2 the customer to communicate with an employee of the bank through the
3 computer enabled interface.